

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Michael S. Stanton | Social Security number or ITIN | xxx-xx-4400 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 18-21821-CMG | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael S. Stanton

5/15/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Michael S. Stanton
DebtorCase No. 18-21821-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 34

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db +Michael S. Stanton, 1006 Bayley Court, Bridgewater, NJ 08807-3546
sp +David A. Schnitzer, Peapack Gladstone Bank Building, 58 Mountain Blvd., 2nd Floor,
Warren, NJ 07059-5607
r +Lauren M Roth, Weichert Realtors of Warren, 61B Mountain Blvd., Warren, NJ 07059-5678
517764023 #+Kimberlee A. Stanton, 52 Scheurman Terrace, Warren, NJ 07059-7154
517904332 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)
517764027 +Santander Bank Na, Attn: Bankruptcy, Po Box 12646, Reading, PA 19612-2646
517609034 +Santander Bank, N.A., 601 Penn Street, MC 10-6438-FB7, Reading, PA 19601-3563
517585299 +Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Ste B, Mount Laurel, NJ 08054-2242
518133232 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518133233 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517764030 +State of New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08695-0001
517764031 +State of New York Division of Taxation, Bankruptcy Section, PO Box 5300,
Albany, NY 12205-0300
517764033 +The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
517585300 +Wilmington Trust National Assoc, 1100 North Market St, Wilmington, DE 19890-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2020 22:51:59 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 15 2020 22:51:58 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr EDI: IRS.COM May 16 2020 02:13:00 United States of America (Internal Revenue Service,
U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
517645549 EDI: BMW.COM May 16 2020 02:13:00 BMW Financial Services NA, LLC, P.O. Box 3608,
Dublin, OH 43016
517592383 +EDI: AISACG.COM May 16 2020 02:13:00 BMW Financial Services NA, LLC,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517709999 +EDI: PRA.COM May 16 2020 02:13:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517764021 +EDI: CAPITALONE.COM May 16 2020 02:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
517701602 +E-mail/Text: bankruptcy@cavps.com May 15 2020 22:52:12 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517764024 +EDI: MID8.COM May 16 2020 02:13:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
517706334 +EDI: MID8.COM May 16 2020 02:13:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
517764025 +E-mail/Text: bankruptcy@onlineis.com May 15 2020 22:52:20 Online Collections, Po Box 1489,
Winterville, NC 28590-1489
517764026 +E-mail/Text: bankruptcy@pseg.com May 15 2020 22:50:36 PSE&G Bankruptcy Department,
PO Box 490, Cranford, NJ 07016-0490
517764028 +E-mail/Text: bankruptcy@savit.com May 15 2020 22:52:33 SaVit Collection Agency,
Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
517588536 +EDI: RMSC.COM May 16 2020 02:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517764032 +EDI: RMSC.COM May 16 2020 02:13:00 Synchrony Bank, PO Box 960061,
Orlando, FL 32896-0061
517696184 +EDI: AIS.COM May 16 2020 02:13:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517764034 +E-mail/Text: vci.bkcy@vwcredit.com May 15 2020 22:52:05 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003
517764035 EDI: WFFC.COM May 16 2020 02:13:00 Wells Fargo Home Mortgage, 8480 Stagecoach Cir,
Frederick, MD 21701
517642464 EDI: WFFC.COM May 16 2020 02:13:00 Wells Fargo Bank, N.A., Default Document Processing,
N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
517641194 +EDI: WFFC.COM May 16 2020 02:13:00 Wilmington Trust, National Association, as Trustee,
C/O Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus,
Des Moines, Iowa 50328-0001

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: May 15, 2020

517764022* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517764029* +Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Ste B, Mount Laurel, NJ 08054-2242
517764036* +Wilmington Trust National Assoc, 1100 North Market St, Wilmington, DE 19890-0001

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.ohagan@usdoj.gov
Elizabeth L. Wassall on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, AS
SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS TRUSTEE FOR BEAR STEARNS ALT-A TRUST 2006-8, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-8 ewassall@logs.com, njbankruptcynotifications@logs.com
Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, National Association, as
Successor Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Krystin Miranda Kane on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, AS
SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS TRUSTEE FOR BEAR STEARNS ALT-A TRUST 2006-8, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2006-8 kralex@logs.com
Lee Martin Perlman on behalf of Debtor Michael S. Stanton ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8